

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A computer implemented method for authorizing transactions against an account comprising:

associating a first communication device identification with a first communication device, wherein the communication device identification is associated with a first account holder ~~cardholder~~, and further wherein the ~~cardholder~~ is a first user;

associating a second communication device identification with a second communication device, wherein the second communication device is associated with a second user different from the first account holder ~~cardholder~~;

receiving a transaction comprising a request for authorization to charge an amount against the account using a card associated with the first account holder ~~cardholder~~;

receiving a request to change the first communication device identification to the second communication device identification corresponding to the second communication device;

in response to the second user making a transaction with the card over the phone or on an internet website belonging to a vendor supplying goods or services, transmitting a unique code entered by the first account holder ~~cardholder~~ to a central computer to authorize changing a second location to match a second location ~~[[the]] location~~ of the second communication device, wherein the second location is made to match the location of the first account holder is a location of a vendor supplying goods or services over the phone or the internet website; and

authorizing the transaction when the unique code is received.

2. (Currently Amended) The computer-implemented method of claim 1, further comprising: responsive to receiving an instruction from the cardholder associated with the account, approving the transaction regardless of a ~~[[the]]~~ location of the first communication device.

3. (Currently Amended) The computer-implemented method of claim 1, wherein the unique code may be changed by the cardholder at random.

4. (Currently Amended) The computer-implemented method of claim 1 wherein the request for authorization is received at a merchant location.

5. (Currently Amended) The computer-implemented method of claim 1 further comprising validating the account.
6. (Currently Amended) The computer-implemented method of claim 1 further comprising determining whether the transaction is within a predefined credit limit.
- 7-20. (Canceled).